



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [GLACIER BANCORP, INC.](#)

**City/State** [KALISPELL, MT](#)

## Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [20,488,033](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GLACIER BANCORP, INC.](#)  
[49 COMMONS LOOP](#)

[KALISPELL, MT 59901](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	19,483,135			15,109,894			16,406,678			12,801,300			11,423,740																	
Net income (\$000) .....	158,429			106,783			266,400			210,544			181,878																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.35	2.65	91	3.90	2.84	92	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89															
+ Non-interest income .....	0.73	1.11	36	0.90	1.14	42	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37															
- Overhead expense .....	2.03	2.24	37	2.50	2.63	53	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60															
- Provision for credit losses .....	-0.06	-0.15	62	0.48	0.85	27	0.23	0.51	17	0	0.15	7	0.09	0.14	37															
+ Securities gains (losses) .....	0	0.01	60	0.01	0.03	60	0.01	0.02	51	0.11	0.01	98	-0.01	0	17															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	86															
= Pretax net operating income (tax equivalent) .....	2.12	1.79	71	1.84	0.64	94	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87															
Net operating income .....	1.63	1.36	76	1.41	0.48	95	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83															
Net income .....	1.63	1.35	76	1.41	0.50	94	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83															
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.72	3.14	87	4.51	3.78	89	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74															
Interest expense .....	0.10	0.27	13	0.23	0.66	6	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9															
Net interest income (tax equivalent) .....	3.62	2.85	92	4.28	3.10	92	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.03	0.13	25	0.04	0.28	14	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39															
Earnings coverage of net loan and lease losses (X) .....	122.76	4.52	92	81.63	21.56	89	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.35	1.39	50	1.42	1.51	50	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90															
Allowance for loan and lease losses / Total loans and leases .....	1.34	1.37	52	1.40	1.48	50	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.43	0.63	37	0.34	0.66	21	0.29	0.71	14	0.37	0.57	30	0.65	0.61	61															
30-89 days past due loans and leases / Total loans and leases .....	0.11	0.27	25	0.22	0.36	35	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	2.59	-1.82	69	4.31	6.94	44	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27															
Net short-term noncore funding dependence .....	1.98	-8.21	84	3.70	-2.29	67	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47															
Net loans and leases / Total assets .....	54.59	59.81	31	67.47	63.21	52	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	8.80	9.11	43	9.65	9.03	73	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89															
Holding company equity capital / Total assets .....	11.49	10.88	62	13.03	11.06	79	12.47	11.16	70	14.33	12.43	74	12.51	12.22	58															
Total equity capital (including minority interest) / Total assets .....	11.49	11.01	59	13.03	11.18	78	12.47	11.29	68	14.33	12.57	74	12.51	12.27	58															
Common equity tier 1 capital / Total risk-weighted assets .....	12.46	12.69	54	12.35	12.01	62	12.42	12.38	56	12.58	12.17	66	12.10	12.12	60															
Net loans and leases / Equity capital (X) .....	4.75	5.51	33	5.18	5.78	39	4.82	5.58	36	4.82	5.21	43	5.40	5.29	51															
Cash dividends / Net income .....	38.06	25.30	81	51.93	60.26	46	47.73	42.30	59	55.84	33.12	88	61	27.31	94															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	21.18	9.29	85	33.37	17.07	88	35.23	16.68	89	12.95	9.26	73	24.82	7	90															
Equity capital .....	6.82	9.31	53	30.60	6.16	92	17.66	6.99	85	29.35	10.49	86	26.42	7.89	88															
Net loans and leases .....	-1.94	0.79	46	30.10	13.26	88	17.70	9.07	79	15.48	9.10	79	26.24	7.89	92															
Noncore funding .....	3.15	-23.76	80	7.71	-2.41	68	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.05	11	0.34	13.39	25	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31															
Equity investment in subsidiaries / Equity capital .....	101.33	103.07	44	104.85	103.11	64	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72															
Cash from ops + noncash items + op expense / Op expense + dividends .....	198.63	130.64	79	124.46	154.33	50	128.90	147.24	51	104	190.27	19	147	174.91	43															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	269,753	254,977	535,338	468,143	391,258	5.80	112.92
Income from lease financing receivables.....	493	499	1,195	1,001	714	-1.20	218.06
Fully taxable income on loans and leases.....	259,529	245,320	515,669	450,314	375,848	5.79	110.24
Tax-exempt income on loans and leases.....	10,717	10,156	20,864	18,830	16,124	5.52	215.30
Estimated tax benefit on income on loans and leases.....	3,117	3,007	6,072	5,873	4,592	3.68	68.79
Income on loans and leases (tax equivalent).....	273,363	258,483	542,605	475,017	396,564	5.76	112.42
Investment interest income (tax equivalent).....	61,525	50,769	108,810	89,227	94,335	21.18	2.05
Interest on balances due from depository institutions.....	398	576	865	2,665	2,173	-30.90	240.17
Interest income on other earning assets.....	152	283	544	1,174	780	-46.29	-40.16
Total interest income (tax equivalent).....	335,438	310,111	652,824	568,083	493,852	8.17	77.15
Interest on time deposits of \$250K or more .....	921	1,535	2,900	3,525	2,080	-40.00	
Interest on time deposits < \$250K.....	1,682	3,469	5,668	5,804	4,492	-51.51	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,214	5,164	9,051	13,950	11,787	-37.76	-48.44
Interest on other borrowings and trading liabilities.....	3,409	5,339	9,308	19,338	17,029	-36.15	-39.89
Interest on subordinated debt and mandatory convertible securities .....	0	173	388	504	422	-100.00	
Total interest expense.....	9,226	15,680	27,315	43,121	35,810	-41.16	-38.60
Net interest income (tax equivalent).....	326,212	294,431	625,509	524,962	458,042	10.79	87.13
Non-interest income.....	71,368	68,315	160,611	105,978	109,070	4.47	50.25
Adjusted operating income (tax equivalent) .....	397,580	362,746	786,120	630,940	567,112	9.60	79.23
Overhead expense.....	197,331	188,715	404,646	372,486	318,154	4.57	56.02
Provision for credit losses.....	-5,605	36,296	37,637	57	9,953		
Securities gains (losses) .....	223	991	1,139	14,415	-1,113	-77.50	
Other tax equivalent adjustments .....	0	0	0	0	65		
Pretax net operating income (tax equivalent).....	206,172	138,651	344,940	272,894	237,892	48.70	117.79
Applicable income taxes .....	38,433	23,936	61,640	48,650	40,332	60.57	93.68
Tax equivalent adjustments .....	9,310	7,932	16,900	13,700	15,682	17.37	-40.66
Applicable income taxes (tax equivalent).....	47,743	31,868	78,540	62,350	56,014	49.81	34.36
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	158,429	106,783	266,400	210,544	181,878	48.37	167.92
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	158,429	106,783	266,400	210,544	181,878	48.37	167.92
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	158,429	106,783	266,400	210,544	181,878	48.37	167.92
Investment securities income (tax equivalent).....	61,525	50,769	108,810	89,227	94,335	21.18	2.05
US Treasury and agency securities (excluding mortgage-backed securities) .....	303	476	786	3,152	3,321	-36.34	-64.44
Mortgage-backed securities .....	27,365	20,795	43,419	40,033	25,175	31.59	147.33
All other securities .....	33,857	29,498	64,605	46,042	65,839	14.77	-30.01
Cash dividends declared.....	60,303	55,451	127,159	117,563	110,954	8.75	97.33
Common .....	60,303	55,451	127,159	117,563	110,954	8.75	97.33
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.44	2.92	86	4.10	3.46	87	3.98	3.27	88	4.44	4	79	4.32	3.87	78
Less: Interest expense .....	0.09	0.25	12	0.21	0.61	7	0.17	0.48	9	0.34	0.98	7	0.31	0.79	9
Equals: Net interest income (tax equivalent) .....	3.35	2.65	91	3.90	2.84	92	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89
Plus: Non-interest income .....	0.73	1.11	36	0.90	1.14	42	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37
Equals: adjusted operating income (tax equivalent) .....	4.08	3.82	70	4.80	4.05	85	4.79	4.04	83	4.93	4.41	78	4.96	4.46	80
Less: Overhead expense .....	2.03	2.24	37	2.50	2.63	53	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60
Less: Provision for credit losses .....	-0.06	-0.15	62	0.48	0.85	27	0.23	0.51	17	0	0.15	7	0.09	0.14	37
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	0	0	93	0	0	92	0	0	0	3	-0.01	0	0
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	66	0.01	0.03	60	0.01	0.02	51	0.11	0.01	98	0	0	37
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	86
Equals: Pretax net operating income (tax equivalent) .....	2.12	1.79	71	1.84	0.64	94	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87
Less: Applicable income taxes (tax equivalent) .....	0.49	0.41	73	0.42	0.16	94	0.48	0.23	93	0.49	0.36	84	0.49	0.33	89
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.63	1.36	76	1.41	0.48	95	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.63	1.35	76	1.41	0.50	94	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83
Memo: Net income (last four quarters) .....	1.71	1.25	85	1.51	0.81	92	1.62	0.82	96	1.64	1.19	91	1.59	1.24	82
Net income—BHC and noncontrolling (minority) interest .....	1.63	1.37	75	1.41	0.50	94	1.62	0.83	96	1.64	1.20	90	1.59	1.25	83
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.52	93.15	40	90.96	91.74	37	91.43	92.32	36	92.40	91.05	64	93.53	91.48	73
Average interest-bearing funds / Average assets .....	57.08	62.32	28	57.87	65.48	21	56.95	64.06	21	59.43	65.57	23	62.17	65.56	34
Interest income (tax equivalent) / Average earning assets .....	3.72	3.14	87	4.51	3.78	89	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74
Interest expense / Average earning assets .....	0.10	0.27	13	0.23	0.66	6	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9
Net interest income (tax equivalent) / Average earning assets .....	3.62	2.85	92	4.28	3.10	92	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.84	4.05	84	4.94	4.44	78	4.93	4.27	85	5.28	5.09	69	5.10	4.95	72
Interest-bearing bank balances .....	0.14	0.11	87	0.64	0.50	77	0.30	0.27	62	2.90	2.04	87	1.56	1.64	41
Federal funds sold and reverse repos .....	0	0.26	20	0	0.94	5	0	0.68	7	4.40	2.44	87	0	2.17	2
Trading assets .....	0	0.42			0.67			0.60			0.99			1.11	
Total earning assets .....	3.62	3.11	83	4.40	3.74	87	4.24	3.51	89	4.69	4.36	71	4.48	4.20	68
Investment securities (tax equivalent) .....	2.05	1.80	67	3.24	2.51	91	2.95	2.25	92	3.33	2.76	87	3.42	2.68	93
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.98	1.28	32	1.49	2.01	29	1.39	1.75	31	2.33	2.32	60	2.29	2.05	69
Mortgage-backed securities .....	1.13	1.56	12	2.49	2.33	66	1.92	2.05	33	2.86	2.61	81	2.24	2.50	17
All other securities .....	3.72	2.91	80	3.28	3.48	52	3.56	3.24	69	3.98	4.06	60	4.27	4.20	73
Interest-bearing deposits .....	0.08	0.24	12	0.19	0.70	3	0.15	0.53	3	0.24	1.10	2	0.22	0.81	4
Time deposits of \$250K or more .....	0.66	0.76	43	1.12	1.67	12	1.04	1.42	20	1.42	1.96	13	0.93	1.44	12
Time deposits < \$250K .....	0.49	0.72	26	0.97	1.58	9	0.80	1.36	7	0.85	1.82	6	0.65	1.29	12
Other domestic deposits .....	0.07	0.17	21	0.15	0.50	5	0.12	0.36	7	0.24	0.93	4	0.22	0.67	6
Foreign deposits .....	0	0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.27	0.19	80	0.59	0.85	42	0.46	0.62	49	0.79	1.86	24	0.59	1.51	22
Other borrowed funds and trading liabilities .....	2.11	1.31	79	1.03	1.62	23	1.23	1.50	36	3.24	2.38	87	3.64	2.28	94
All interest-bearing funds .....	0.17	0.40	12	0.36	0.92	7	0.29	0.74	8	0.57	1.49	4	0.50	1.19	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		71,368		68,315		160,611		105,978		109,070		
Fiduciary activities income .....		0		0		0		0		0		
Service charges on deposit accounts - domestic .....		14,851		14,736		30,403		35,187		33,969		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		0		0		0		9		45		
Insurance activities revenue.....		2		3		5		5		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		1,079		273		932		526		650		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		39,375		37,889		101,745		33,996		27,214		
Other non-interest income.....		16,061		15,414		27,526		36,255		47,192		
Total overhead expenses .....		197,331		188,715		404,646		372,486		318,154		
Personnel expense.....		124,890		116,045		250,255		220,138		192,792		
Net occupancy expense.....		18,022		17,938		36,338		33,032		29,422		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		4,976		5,146		10,371		8,485		6,270		
Other operating expenses.....		49,443		49,586		107,682		110,831		89,670		
Fee income on mutual funds and annuities.....		0		0		0		9		45		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,987		2,954		2,970		2,826		2,623		
Average personnel expense per employee.....		41.81		39.28		84.26		77.90		73.50		
Average assets per employee.....		6,522.64		5,115.06		5,524.13		4,529.83		4,355.22		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	0	2.15	10	0	2.20	10	0	2.02	10	0.01	2.72	22
Overhead expenses / Net Interest Income + non-interest income .....	50.82	59.03	18	53.19	63.28	13	52.60	62.28	18	60.35	61.29	50
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.03	2.24	37	2.50	2.63	53	2.47	2.57	55	2.91	2.69	66
Personnel expense.....	1.28	1.25	58	1.54	1.31	75	1.53	1.30	71	1.72	1.41	80
Net occupancy expense.....	0.19	0.24	21	0.24	0.26	33	0.22	0.26	28	0.26	0.28	38
Other operating expenses.....	0.56	0.73	29	0.72	0.99	32	0.72	0.94	35	0.93	0.97	59
Overhead less non-interest income .....	1.29	1.10	66	1.59	1.36	72	1.49	1.25	74	2.08	1.32	92
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	49.63	58.45	16	52.02	62.83	14	51.47	61.82	17	59.04	60.64	48
Personnel expense.....	31.41	33.10	33	31.99	32.43	41	31.83	32.36	41	34.89	32.39	62
Net occupancy expense.....	4.53	6.33	22	4.95	6.65	21	4.62	6.58	18	5.24	6.52	24
Other operating expenses.....	13.69	18.60	12	15.09	23.06	12	15.02	22.28	11	18.91	21.20	43
Total non-interest income .....	17.95	28.18	29	18.83	27.40	32	20.43	28.83	34	16.80	29.23	23
Fiduciary activities income .....	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts .....	3.74	3.19	58	4.06	3.35	64	3.87	3.27	62	5.58	3.88	71
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	12
Insurance activities revenue.....	0	0.37	24	0	0.39	28	0	0.41	25	0	0.47	23
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42
Net servicing fees .....	0.27	0.55	57	0.08	-0.20	64	0.12	0.01	66	0.08	0.28	47
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	9.90	3.83	86	10.45	2.89	91	12.94	3.92	89	5.39	1.86	89
Other non-interest income.....	4.04	9.26	16	4.25	9.31	24	3.50	9.65	10	5.75	10.04	24
Overhead less non-interest income .....	31.68	29.94	48	33.19	34.19	48	31.04	31.93	45	42.24	31.06	85
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.64	21.54	17	17.26	18.39	37	17.87	18.63	37	17.83	20.56	26
Applicable income tax + TE / Pretax net operating income + TE .....	23.16	23.10	51	22.98	22.75	47	22.77	21.18	54	22.85	23.23	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....		8,437,177	7,993,877	8,241,325	7,493,317	6,490,826	5.55	103.15
Commercial and industrial loans .....		1,662,937	2,342,081	1,850,198	991,580	907,340	-29.00	135.87
Loans to individuals .....		192,636	181,402	190,186	174,643	165,864	6.19	23.04
Loans to depository institutions and acceptances of other banks .....		0	0	0	0	0		
Agricultural loans .....		283,272	271,336	275,265	249,903	226,693	4.40	74.97
Other loans and leases .....		760,436	780,027	732,294	672,561	529,981	-2.51	175.41
Less: Unearned income .....		0	0	0	0	0		
Loans and leases, net of unearned income .....		11,336,458	11,568,723	11,289,268	9,582,004	8,320,704	-2.01	107.90
Less: Allowance for loan and lease losses .....		151,448	162,509	158,243	124,490	131,239	-6.81	14.40
Net loans and leases .....		11,185,010	11,406,214	11,131,025	9,457,514	8,189,465	-1.94	110.23
Debt securities that reprice or mature in over 1 year .....		6,964,206	3,424,556	5,251,988	2,683,186	2,648,216	103.36	137.05
Mutual funds and equity securities .....		371	239	277	313	231	55.23	827.50
Subtotal .....		18,149,587	14,831,009	16,383,290	12,141,013	10,837,912	22.38	119.77
Interest-bearing bank balances .....		648,844	334,929	406,034	132,321	42,008	93.73	5363.95
Federal funds sold and reverse repos .....		0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....		207,667	312,669	275,662	116,678	221,362	-33.58	-9.96
Trading assets .....		0	0	0	0	0		
Total earning assets .....		19,006,098	15,478,607	17,064,986	12,390,012	11,101,282	22.79	123.58
Non-interest-bearing cash and due from depository institutions .....		272,363	212,681	227,108	198,639	161,782	28.06	83.51
Premises, fixed assets, and leases .....		314,746	324,782	324,225	308,577	239,081	-3.09	80.17
Other real estate owned .....		705	4,555	1,182	4,885	7,203	-84.52	-97.09
Investment in unconsolidated subsidiaries .....		50,629	49,053	49,993	45,562	38,966	3.21	1213.67
Intangible and other assets .....		843,492	836,970	836,712	736,324	567,170	0.78	142.78
Total assets .....		20,488,033	16,906,648	18,504,206	13,683,999	12,115,484	21.18	122.71
Quarterly average assets .....		20,040,254	16,282,783	18,246,459	13,647,007	11,870,018	23.08	120.02
Average loans and leases (YTD) .....		11,292,142	10,464,467	11,001,474	8,999,771	7,775,314	7.91	116.08
<b>Memoranda</b>								
Loans held-for-sale .....		98,410	115,345	166,572	69,194	33,156	-14.68	32.74
Loans not held-for-sale .....		11,238,048	11,453,378	11,122,696	9,512,810	8,287,548	-1.88	108.94
Real estate loans secured by 1–4 family .....		1,836,743	1,930,127	1,928,133	1,858,360	1,704,854	-4.84	39.03
Commercial real estate loans .....		6,137,028	5,620,860	5,866,967	5,183,497	4,365,843	9.18	138.53
Construction and land development .....		1,281,997	1,182,410	1,238,874	1,156,098	1,168,863	8.42	109.56
Multifamily .....		398,499	343,870	391,895	342,498	247,457	15.89	100.67
Nonfarm nonresidential .....		4,456,532	4,094,580	4,236,198	3,684,901	2,949,523	8.84	152.85
Real estate loans secured by farmland .....		463,406	442,890	446,225	451,460	420,129	4.63	78.78
Total investment securities .....		7,172,244	3,737,464	5,527,927	2,800,177	2,869,809	91.90	126.36
U.S. Treasury securities .....		0	503	0	504	0	-100.00	
US agency securities (excluding mortgage-backed securities) .....		82,497	52,594	48,368	63,217	143,857	56.86	-8.63
Municipal securities .....		1,603,671	1,527,148	1,650,123	1,059,923	1,198,141	5.01	1.28
Mortgage-backed securities .....		5,227,827	1,768,604	3,480,061	1,518,618	1,236,762	195.59	394.22
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		257,878	388,376	349,098	157,602	290,818	-33.60	-41.00
Mutual funds and equity securities .....		371	239	277	313	231	55.23	827.50
Available-for-sale securities .....		6,147,143	3,533,950	5,337,814	2,575,253	2,571,663	73.95	147.07
U.S. Treasury securities .....		0	503	0	504	0	-100.00	
US agency securities (excluding mortgage-backed securities) .....		82,497	52,594	48,368	63,217	143,857	56.86	-8.63
Municipal securities .....		578,941	1,323,873	1,460,287	835,312	900,226	-56.27	-35.87
Mortgage-backed securities .....		5,227,827	1,768,604	3,480,061	1,518,618	1,236,762	195.59	394.22
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		257,878	388,376	349,098	157,602	290,818	-33.60	-41.00
Mutual funds and equity securities .....		0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....		22,283	12,608	13,380	9,785	-9,658	76.74	-51.34
Available-for-sale securities appreciation (depreciation) .....		77,599	174,457	191,948	53,879	-8,859	-55.52	22.47
Structured notes, fair value .....		4,083	0	3,998	0	0		757.77
Pledged securities .....		2,469,823	1,893,804	2,169,965	1,475,909	1,321,083	30.42	37.24

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,307,794	5,043,704	5,454,539	3,696,627	3,001,178	25.06	230.56
NOW, ATS and transaction accounts .....	513,463	439,461	521,460	356,538	319,736	16.84	33.06
Time deposits less brokered deposits < \$250K .....	641,345	660,829	661,923	639,089	509,239	-2.95	
MMDA and other savings accounts .....	9,000,072	6,902,831	7,842,751	5,764,792	5,271,518	30.38	138.28
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,462,674	13,046,825	14,480,673	10,457,046	9,101,671	26.18	153.97
Time deposits of \$250K or more .....	272,097	273,662	286,975	268,554	234,998	-0.57	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	995,201	881,227	1,004,583	569,824	396,151	12.93	140.20
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	114	36,071	110	31,662	285,870	-99.68	-99.91
Other borrowings w/remaining maturity over 1 year .....	33,442	34,438	32,958	35,769	169,014	-2.89	-84.36
Brokered deposits < \$250K .....	26,121	61,045	29,881	50,857	157,097	-57.21	
Noncore funding .....	1,326,975	1,286,443	1,354,507	956,666	1,243,130	3.15	-2.05
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	132,540	139,917	139,959	139,914	134,051	-5.27	5.26
Other liabilities .....	211,889	229,748	222,026	169,641	120,778	-7.77	89.23
Total liabilities .....	18,134,078	14,702,933	16,197,165	11,723,267	10,599,630	23.34	124.58
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	955	954	954	923	845	0.10	25.33
Common surplus .....	1,496,488	1,492,817	1,495,053	1,378,534	1,051,253	0.25	102.95
Retained earnings .....	766,070	580,035	667,944	541,050	473,183	32.07	109.25
Accumulated other comprehensive income .....	90,442	129,909	143,090	40,225	-9,427	-30.38	343.06
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,353,955	2,203,715	2,307,041	1,960,732	1,515,854	6.82	109.30
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,353,955	2,203,715	2,307,041	1,960,732	1,515,854	6.82	109.30
Total liabilities and capital .....	20,488,033	16,906,648	18,504,206	13,683,999	12,115,484	21.18	122.71
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,307,794	5,043,704	5,454,539	3,696,627	3,001,178	25.06	230.56
Interest-bearing deposits .....	10,453,098	8,337,828	9,342,990	7,079,830	6,492,588	25.37	101.77
Total deposits .....	16,760,892	13,381,532	14,797,529	10,776,457	9,493,766	25.25	136.44
Long-term debt that reprices within 1 year .....	0	0	0	0	124,500		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,307,041	1,960,732	1,960,732	1,515,854	1,199,057		
Accounting restatements .....	0	-12,347	-12,347	-25,114	0		
Net income .....	158,429	106,783	266,400	210,544	181,878		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	112,133	112,133	316,538	250,807		
Less: Dividends declared .....	60,303	55,451	127,159	117,563	110,954		
Change in other comprehensive income .....	-52,648	89,683	102,864	49,652	-7,448		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	1,436	2,182	4,418	10,821	2,514		
Holding company equity capital, ending balance .....	2,353,955	2,203,715	2,307,041	1,960,732	1,515,854		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	41.18	36.32	58	47.28	36.22	70	44.54	36.22	67	54.76	37.78	79	53.57	37.19	77
Commercial and industrial loans .....	8.12	12.25	26	13.85	14.99	42	10	13.52	29	7.25	12.02	25	7.49	12.85	26
Loans to individuals .....	0.94	3.48	40	1.07	3.53	44	1.03	3.40	44	1.28	4.20	42	1.37	4.31	39
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	1.38	0.21	92	1.60	0.20	92	1.49	0.19	93	1.83	0.24	91	1.87	0.30	90
Other loans and leases.....	3.71	4.22	57	4.61	4.66	58	3.96	4.63	55	4.91	5.01	55	4.37	5	50
Net loans and leases.....	54.59	59.81	31	67.47	63.21	52	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47
Debt securities over 1 year.....	33.99	17.61	94	20.26	14.01	82	28.38	15.55	93	19.61	14.60	77	21.86	14.63	83
Mutual funds and equity securities .....	0	0.06	34	0	0.05	32	0	0.05	33	0	0.06	32	0	0.06	30
Subtotal .....	88.59	78.32	93	87.72	78.43	91	88.54	78.16	90	88.72	79.65	88	89.46	79.97	89
Interest-bearing bank balances .....	3.17	9.11	16	1.98	6.78	17	2.19	7.51	14	0.97	3.06	25	0.35	3.04	8
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.01	1.53	47	1.85	1.83	64	1.49	1.68	56	0.85	1.91	40	1.83	1.96	65
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.77	91.43	65	91.55	90.72	61	92.22	91.05	62	90.54	89.53	65	91.63	89.74	69
Non-interest cash and due from depository institutions.....	1.33	1.01	77	1.26	1.08	64	1.23	1.07	59	1.45	1.14	75	1.34	1.21	59
Other real estate owned.....	0	0.02	34	0.03	0.03	63	0.01	0.02	34	0.04	0.03	66	0.06	0.04	70
All other assets.....	5.90	7.50	30	7.19	8.16	35	6.55	7.82	35	8	9.27	35	7.04	8.98	27
<b>Memoranda</b>															
Short-term investments .....	4.18	12.01	12	3.83	10.58	19	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31
U.S. Treasury securities.....	0	1.08	12	0	0.92	30	0	0.84	17	0	1.03	28	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.40	0.77	53	0.31	0.48	50	0.26	0.63	48	0.46	0.54	58	1.19	0.69	78
Municipal securities .....	7.83	1.72	94	9.03	1.45	96	8.92	1.69	95	7.75	1.34	96	9.89	1.62	97
Mortgage-backed securities .....	25.52	12.97	91	10.46	11.11	48	18.81	11.75	85	11.10	11.44	49	10.21	11.13	47
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	1.26	0.52	78	2.30	0.39	93	1.89	0.42	91	1.15	0.39	82	2.40	0.41	93
Loans held-for-sale.....	0.48	0.42	71	0.68	0.48	72	0.90	0.52	76	0.51	0.39	71	0.27	0.30	61
Loans held for investment .....	54.85	59.85	31	67.74	63.46	57	60.11	61.72	38	69.52	63.50	57	68.40	63.93	52
Real estate loans secured by 1–4 family .....	8.96	11.69	37	11.42	12.29	46	10.42	11.91	44	13.58	13.29	52	14.07	13.46	51
Revolving .....	3.38	1.45	87	3.88	1.80	88	3.55	1.66	84	4.52	2.07	88	4.46	2.27	81
Closed-end, secured by first liens .....	5.40	9.84	30	7.26	9.99	38	6.64	9.81	34	8.67	10.69	39	9.15	10.57	45
Closed-end, secured by junior liens .....	0.19	0.20	62	0.28	0.26	63	0.23	0.22	64	0.39	0.28	72	0.47	0.31	73
Commercial real estate loans .....	29.95	22.48	68	33.25	21.90	80	31.71	22.22	73	37.88	22.23	87	36.04	21.58	80
Construction and land development .....	6.26	3.35	84	6.99	3.32	85	6.70	3.40	82	8.45	3.44	89	9.65	3.51	94
Multifamily.....	1.95	3.31	37	2.03	3.07	41	2.12	3.12	40	2.50	3.01	49	2.04	2.72	47
Nonfarm nonresidential .....	21.75	14.81	76	24.22	14.50	83	22.89	14.72	78	26.93	14.69	88	24.35	14.44	79
Real estate loans secured by farmland.....	2.26	0.34	93	2.62	0.33	96	2.41	0.33	95	3.30	0.36	96	3.47	0.41	95

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	74.43	59.66	77	69.10	55.37	72	73	57.15	79	78.20	57.46	83	78.01	56.49	81
Real estate loans secured by 1–4 family.....	16.20	19.82	35	16.68	19.50	37	17.08	19.43	38	19.39	20.75	43	20.49	21.10	46
Revolving .....	6.11	2.42	93	5.67	2.79	89	5.83	2.64	90	6.45	3.15	86	6.49	3.50	83
Closed-end.....	10.09	17.22	26	11.02	16.49	29	11.25	16.59	29	12.95	17.39	32	14	17.39	36
Commercial real estate loans .....	54.14	36.54	84	48.59	32.96	84	51.97	34.63	86	54.10	33.52	88	52.47	32.14	88
Construction and land development.....	11.31	5.50	86	10.22	4.97	89	10.97	5.26	88	12.07	5.09	90	14.05	5.20	96
1–4 family.....	2.84	1.11	87	2.93	0.93	88	2.71	0.93	88	3.38	0.94	92	2.99	1.02	87
Other.....	8.47	4.33	87	7.29	3.90	84	8.26	4.19	87	8.68	4.02	89	11.06	4.05	95
Multifamily.....	3.52	5.34	40	2.97	4.72	39	3.47	4.96	41	3.57	4.69	46	2.97	4.10	44
Nonfarm nonresidential .....	39.31	24.14	84	35.39	21.76	85	37.52	22.93	85	38.46	22.15	89	35.45	21.40	82
Owner-occupied.....	17.82	8.14	92	16.04	7.38	92	17.23	7.68	93	17.40	7.72	90	16.15	8.03	89
Other.....	21.49	15.71	71	19.35	14.16	71	20.29	14.95	68	21.05	14.34	73	19.30	13.38	72
Real estate loans secured by farmland.....	4.09	0.59	94	3.83	0.52	96	3.95	0.54	95	4.71	0.55	96	5.05	0.63	95
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	14.67	20.98	28	20.24	23.90	35	16.39	22.17	28	10.35	19.53	21	10.90	20.32	18
Loans to individuals .....	1.70	6.28	40	1.57	6.11	41	1.68	6.13	41	1.82	7.13	38	1.99	7.36	37
Credit card loans .....	0.02	0.51	54	0.02	0.64	53	0.03	0.65	54	0.02	0.81	50	0.02	1.02	47
Agricultural loans.....	2.50	0.37	92	2.35	0.31	92	2.44	0.32	92	2.61	0.37	91	2.72	0.46	90
Other loans and leases.....	6.71	8.03	58	6.74	8.93	55	6.49	9.09	54	7.02	9.85	50	6.37	9.66	50
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	456.43	383.17	63	481.67	392.62	65	470.72	381.27	66	453.27	391.26	54	450.98	379.80	56
Real estate loans secured by 1–4 family.....	99.36	124.52	38	116.30	133.24	43	110.13	125.03	44	112.41	138.18	41	118.45	137.84	41
Revolving .....	37.50	15.53	90	39.50	19.64	81	37.56	17.42	86	37.38	21.26	74	37.52	23.33	72
Closed-end.....	61.87	107.53	30	76.80	112.01	36	72.57	106.14	33	75.04	115.20	33	80.94	112.79	35
Commercial real estate loans .....	331.99	238.21	77	338.69	237.30	75	335.10	234.65	76	313.55	229.44	66	303.34	219.72	65
Construction and land development.....	69.35	35.52	83	71.25	35.78	82	70.76	35.62	82	69.93	34.95	80	81.21	35.36	88
1–4 family.....	17.43	7.06	85	20.43	6.74	87	17.50	6.34	85	19.60	6.61	87	17.27	7.04	81
Other.....	51.93	28.07	83	50.81	27.86	81	53.26	28.16	83	50.33	27.32	81	63.94	27.26	93
Multifamily.....	21.56	34.78	38	20.72	33.28	40	22.38	32.74	42	20.72	31.04	44	17.19	27.85	43
Nonfarm nonresidential .....	241.09	157.17	82	246.72	157.33	80	241.96	155.06	81	222.90	152.10	71	204.93	147.22	65
Owner-occupied.....	109.27	52.65	88	111.83	53.29	88	111.13	52.37	88	100.87	53.07	83	93.35	54.89	78
Other.....	131.82	102.08	64	134.89	101.60	63	130.83	100.54	63	122.03	97.41	62	111.58	91.80	60
Real estate loans secured by farmland.....	25.07	3.59	94	26.69	3.50	95	25.49	3.44	94	27.31	3.60	95	29.19	4.02	94
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	89.96	127.07	33	141.12	159.86	40	105.68	139.91	33	59.98	122.02	22	63.04	128.82	24
Loans to individuals .....	10.42	35.29	41	10.93	38.40	42	10.86	37.47	43	10.56	43.51	35	11.52	42.67	34
Credit card loans .....	0.09	2.61	54	0.11	3.43	53	0.16	3.30	54	0.12	4.34	50	0.09	5.31	49
Agricultural loans.....	15.32	2.01	93	16.35	2.03	92	15.72	1.88	92	15.12	2.18	91	15.75	2.72	90
Other loans and leases.....	41.14	46.75	59	47	51.14	60	41.83	49.54	57	40.68	52.44	54	36.82	51.79	43
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	36.82	28.84	68	33.11	26.07	69	35.25	27.32	69	36.93	26.45	75	36.73	24.79	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	225.82	187.37	58	230.79	186.18	61	227.29	183.76	58	214.02	178.57	56	212.37	167.93	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	335.09	244.59	77	342.62	244.21	76	338.42	240.85	75	314.89	236.10	65	305.73	225.98	63

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	4.18	12.01	12	3.83	10.58	19	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31
Liquid assets .....	30.42	28.17	57	14.01	24.60	19	22.49	26.22	42	13.98	22.44	26	13.08	22.72	21
Investment securities .....	35.01	19.64	94	22.11	16.55	76	29.87	17.85	89	20.46	16.99	67	23.69	17.27	80
Net loans and leases .....	54.59	59.81	31	67.47	63.21	52	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47
Net loans, leases and standby letters of credit .....	54.93	60.62	28	67.84	64.12	53	60.51	62.48	37	69.55	64.84	53	67.97	65.07	48
Core deposits .....	80.35	74.75	67	77.17	68.08	69	78.26	70.67	68	76.42	63.09	83	75.12	62.13	79
Noncore funding .....	6.48	10.89	40	7.61	16.68	22	7.32	14.13	31	6.99	19.36	14	10.26	21.34	18
Time deposits of \$250K or more .....	1.33	1.81	43	1.62	2.56	37	1.55	2.11	41	1.96	2.94	35	1.94	2.89	32
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	4.86	1.20	88	5.21	1.49	86	5.43	1.47	87	4.16	1.94	80	3.27	1.97	77
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	4.86	0.52	96	5.21	0.52	97	5.43	0.54	96	4.16	0.48	94	3.27	0.54	90
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	28	0.21	2.06	21	0	1.24	17	0.23	3.01	16	2.36	3.67	43
Earning assets that reprice within 1 year .....	14.19	38.93	4	15.45	39.71	2	14.26	39.38	2	17.32	39.29	4	17.32	40.29	5
Interest-bearing liabilities that reprice within 1 year .....	5.77	7.04	51	7.04	9.42	40	6.64	8.20	50	7.77	10.19	36	7.82	10.01	46
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	1.03	1.34	68
Net assets that reprice within 1 year .....	8.42	30.25	9	8.41	28.34	7	7.63	29.11	9	9.55	26.63	10	8.48	27.38	11
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	2.59	-1.82	69	4.31	6.94	44	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27
Net short-term noncore funding dependence .....	1.98	-8.21	84	3.70	-2.29	67	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47
Short-term investment / Short-term noncore funding .....	70.41	284.81	16	54.12	138.95	22	55.01	184.19	18	28.56	77.77	38	26.17	66.46	33
Liquid assets - short-term noncore funding / Nonliquid assets .....	35.18	34.02	54	8.07	23.27	27	20.37	28.18	44	8.85	16.97	40	5.49	16.04	33
Net loans and leases / Total deposits .....	66.73	74.66	28	85.24	82.84	53	75.22	79.43	35	87.76	90.31	40	86.26	90.08	37
Net loans and leases / Core deposits .....	67.94	81.17	25	87.43	93.70	40	76.87	88.34	28	90.44	103.93	30	89.98	105	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.30	0.84	70	0.83	1.82	42	0.83	1.57	47	0.64	0.72	57	-0.74	-0.82	40
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	4.52	1.94	87	11.49	4.82	90	11.90	4.31	93	3.52	1.36	87	-0.68	-1.98	82
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0.01	58	0	0	21	0	0.02	21	0	0	0	0	-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	14.29	13.42	60	5.44	12.14	54	3.43	11.38	48	8.02	12.67	54	10.38	16.19	48
Available-for-sale securities .....	85.71	84.66	40	94.55	85.75	49	96.56	87.23	51	91.97	85.40	47	89.61	81.88	55
U.S. Treasury securities .....	0	5.52	12	0.01	5.43	29	0	4.72	16	0.02	6.15	27	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	1.15	4.50	42	1.41	3.23	48	0.87	4.01	39	2.26	3.49	55	5.01	4.02	68
Municipal securities .....	22.36	8.87	79	40.86	9.39	92	29.85	9.83	85	37.85	7.75	94	41.75	9.16	94
Mortgage-backed securities .....	72.89	66.59	56	47.32	67.27	20	62.95	66.64	44	54.23	67.43	27	43.10	65.45	18
Asset-backed securities .....	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	3.60	3.17	65	10.39	2.93	85	6.32	3.01	80	5.63	2.94	77	10.13	2.79	88
Mutual funds and equity securities .....	0.01	0.32	31	0.01	0.37	31	0.01	0.35	30	0.01	0.40	32	0.01	0.42	29
Debt securities 1 year or less .....	2.90	8.69	28	8.37	11.75	50	4.99	10.55	30	4.17	11.86	28	7.71	11.91	52
Debt securities 1 to 5 years .....	2.63	17.05	13	4.98	18.03	29	3.23	17.03	22	6.09	17.94	32	9.94	19.18	39
Debt securities over 5 years .....	94.47	72.17	93	86.65	66.01	77	91.78	69.86	85	89.73	66.02	82	82.33	64.73	73
Pledged securities .....	34.44	33.87	54	50.67	37.40	66	39.25	35.67	53	52.71	30.57	81	46.03	33.30	66
Structured notes, fair value .....	0.06	0.03	86	0	0.02	42	0.07	0.02	89	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	32.26	51.37	50	265.27	146.89	77	173.77	183.32	61	-5.46	26.69	28	56.88	6.77	90
Investment securities .....	91.90	33.34	89	37.26	14.17	83	97.41	23.62	92	-2.43	11.75	22	18.25	9.42	75
Core deposits .....	26.18	16.88	83	37.48	25.99	84	38.48	26.88	85	14.89	11.23	69	24.65	7.29	89
Noncore funding .....	3.15	-23.76	80	7.71	-2.41	68	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	3,024,676	2,557,799	2,669,726	2,315,319	1,876,545
Commit: Secured commercial real estate loans .....	1,111,718	843,911	893,825	791,461	670,602
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	59,942	9,685	20,515	9,666	8,842
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	69,783	63,601	65,361	59,846	45,263
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	194,538	255,969	287,533	107,509	71,971
Written options contracts (interest rate) .....	180,342	261,403	229,862	84,803	59,974
Purchased options contracts (interest rate) .....	130,500	130,500	130,500	0	0
Interest rate swaps .....	0	0	0	0	260,000
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	14.76	22.45	23	15.13	21.74	25	14.43	22.01	21	16.92	23.52	31	15.49	24.05	23
Standby letters of credit .....	0.34	0.67	37	0.38	0.72	39	0.35	0.71	36	0.44	0.84	40	0.37	0.92	31
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	2.47	49.75	13	3.83	51.68	13	3.50	48.62	11	1.41	68.47	9	3.24	65.81	15
Interest rate contracts .....	2.47	35.96	13	3.83	36.85	14	3.50	34.36	13	1.41	47.31	9	3.24	43.84	16
Interest rate futures and forward contracts .....	0.95	5.17	63	1.51	9.28	60	1.55	6.21	64	0.79	10.67	57	0.59	11.40	60
Written options contracts (interest rate) .....	0.88	1.82	58	1.55	2.30	61	1.24	2.18	58	0.62	2.47	55	0.50	2.16	51
Purchased options contracts (interest rate) .....	0.64	1.33	68	0.77	1.51	69	0.71	1.46	68	0	2.65	22	0	2.32	23
Interest rate swaps .....	0	20.67	4	0	22.27	3	0	20.83	3	0	28.86	3	2.15	26.74	16
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	26.79	42.93	31	24.44	41.55	30	24.27	42.82	28	25.73	45.53	31	24.13	44.93	22

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	505,380	647,872	647,895	192,312	391,945
Interest rate contracts .....	505,380	647,872	647,895	192,312	391,945
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	194,538	255,969	287,533	107,509	71,971
Written options .....	180,342	261,403	229,862	84,803	59,974
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	180,342	261,403	229,862	84,803	59,974
Purchased options .....	130,500	130,500	130,500	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	130,500	130,500	130,500	0	0
Swaps .....	0	0	0	0	260,000
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	505,380	647,872	647,895	192,312	391,945
Interest rate contracts .....	505,380	647,872	647,895	192,312	391,945
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	252,250	207,500	336,500	84,803	319,974
One year or less .....	121,750	207,500	206,000	84,803	59,974
Over 1 year to 5 years .....	130,500	0	130,500	0	260,000
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	319	1,203	2,056	0	4,512
Gross positive fair value.....	6,143	10,031	8,806	2,088	1,490
Held for trading.....	0	0	0	0	0
Non-traded.....	6,143	10,031	8,806	2,088	1,490
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	38.49	12.57	84	39.51	12.99	85	44.38	14.05	86	55.90	13.49	89	18.36	12.78	70
Written options .....	35.68	7.49	93	40.35	8.37	92	35.48	8.18	92	44.10	5.91	97	15.30	6.60	82
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	35.68	7.20	93	40.35	7.94	92	35.48	7.73	92	44.10	5.10	97	15.30	5.49	86
Purchased options .....	25.82	3.44	97	20.14	3.38	94	20.14	3.42	94	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	25.82	3.04	97	20.14	2.87	94	20.14	2.86	95	0	3.35	18	0	3.20	20
Swaps .....	0	71.23	3	0	69.92	3	0	68.76	3	0	69.75	2	66.34	70.34	37
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	49.91	91.87	4	32.03	89.91	5	51.94	91.48	8	44.10	93.86	5	81.64	94.47	17
One year or less .....	24.09	28.05	56	32.03	30.94	62	31.80	32.05	59	44.10	32.17	66	15.30	32.51	42
Over 1 year to 5 years .....	25.82	26.03	48	0	27.26	4	20.14	27.06	43	0	30.45	4	66.34	31.16	94
Over 5 years .....	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value) .....	0.06	1.25	6	0.19	1.76	12	0.32	1.55	17	0	0.83	2	1.15	0.72	81
Gross positive fair value .....	1.22	1.68	33	1.55	2.69	33	1.36	2.23	27	1.09	1.19	50	0.38	0.85	13
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	7	0	0.07	10	0	0.07	9	0	0.06	2	0	0.06	27
Gross positive fair value (X) .....	0	0.07	16	0.01	0.11	17	0.01	0.09	15	0	0.07	12	0	0.06	10
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	41	0.01	0.02	44	0.01	0.02	47	0	0.01	41	0	0.01	32
Current credit exposure (X) .....	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	158,243	124,490	124,490	131,239	129,568
Gross losses .....	5,946	5,234	13,808	15,178	17,807
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	4,385	3,188	6,155	8,372	9,525
Net losses .....	1,561	2,046	7,653	6,806	8,282
Provision for loan and lease losses .....	-5,234	36,296	37,637	57	9,953
Adjustments .....	0	3,769	3,769	0	0
Ending balance .....	151,448	162,509	158,243	124,490	131,239
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.05	-0.14	64	0.48	0.85	27	0.23	0.51	17	0	0.15	7	0.09	0.14	37
Provision for loan and lease losses / Average loans and leases .....	-0.09	-0.25	64	0.69	1.37	26	0.34	0.82	16	0	0.24	7	0.13	0.24	34
Provision for loan and lease losses / Net loan and lease losses .....	-335.30	77.32	21	1,774	792.43	87	491.79	487.86	67	0.84	130.58	3	120.18	134.68	58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.35	1.39	50	1.42	1.51	50	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90
Allowance for loan and lease losses / Total loans and leases .....	1.34	1.37	52	1.40	1.48	50	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91
Allowance for loan and lease losses / Net loans and leases losses (X) .....	48.51	15.27	90	39.71	11.83	90	20.68	11.58	82	18.29	8.03	85	15.85	7.54	86
Allowance for loan and lease losses / Nonaccrual assets .....	315.19	318.67	65	462.24	321.01	81	495.07	299.17	82	403.10	218.72	84	277.74	214.03	72
ALLL / 90+ days past due + nonaccrual loans and leases .....	289.74	260.68	64	394.17	244.42	80	469.72	244.34	89	385.48	151.73	90	266.36	160.51	81
Gross loan and lease losses / Average loans and leases .....	0.11	0.22	31	0.10	0.35	18	0.13	0.34	24	0.17	0.28	38	0.23	0.30	49
Recoveries / Average loans and leases .....	0.08	0.08	56	0.06	0.07	54	0.06	0.07	47	0.09	0.08	68	0.12	0.09	74
Net losses / Average loans and leases .....	0.03	0.13	25	0.04	0.28	14	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	31.76	16.12	89	21	15.46	73	40.55	33.98	69	47.02	36.22	80	49.28	41.30	71
Earnings coverage of net loan and lease losses (X) .....	122.76	4.52	92	81.63	21.56	89	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.04	0.03	10	-0.01	0.03	13	0.02	0.04	50	0.01	0.01	52	0.01	0.02	47
Real estate loans secured by 1–4 family .....	-0.08	-0.01	8	-0.01	0.01	29	0	0.01	40	-0.02	0.01	19	0.01	0.01	46
Revolving .....	-0.01	-0.05	48	0.01	0.01	60	0.02	0.01	67	0	0.02	53	-0.02	0.03	24
Closed-end .....	-0.12	-0.01	2	-0.02	0.01	20	-0.01	0	28	-0.03	0	15	0.02	0.01	63
Commercial real estate loans .....	-0.03	0.05	8	-0.01	0.03	7	0.03	0.07	46	0.02	0.01	67	0.01	0.01	62
Construction and land development .....	-0.04	0	16	-0.06	0	11	-0.07	0	8	-0.05	-0.01	21	-0.09	-0.03	17
1–4 family .....	0	0	19	0	0	17	0	0	23	0.01	0	89	-0.03	-0.01	11
Other .....	-0.04	-0.01	15	-0.06	0	9	-0.07	0	4	-0.06	-0.01	15	-0.06	-0.02	18
Multifamily .....	-0.02	0.01	4	-0.03	0	4	-0.06	0	2	0	0	56	-0.26	0	1
Nonfarm nonresidential .....	-0.03	0.07	9	0	0.05	40	0.07	0.11	56	0.04	0.02	73	0.07	0.02	83
Owner-occupied .....	0	0.01	17	0	0.02	12	0	0.02	4	-0.01	0.01	7	0.04	0.01	85
Other .....	-0.02	0.06	7	0.01	0.03	59	0.07	0.08	66	0.05	0.01	91	0.03	0.01	78
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0.06	0.02	84	-0.01	0.01	12	0	0	20
Commercial and industrial loans .....	-0.03	0.20	15	0.05	0.46	19	0.08	0.47	19	0.15	0.37	27	0.27	0.31	56
Loans to individuals .....	0.08	0.78	8	0.18	1.41	7	0.16	1.13	11	0.35	1.17	20	0.16	1.16	12
Credit card loans .....	0.35	2.18	17	0.53	3.43	18	0.52	2.92	16	-0.35	3.11	2	0.38	2.92	14
Agricultural loans .....	0	0.03	20	0.02	0.15	70	0.02	0.19	61	0.03	0.08	66	0.18	0.15	71
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.88	0.08	96	0.44	0.13	88	0.52	0.15	89	0.60	0.15	88	0.86	0.14	94

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		12,076		25,225		22,721		23,192		33,567
90+ days past due loans and leases .....		4,220		6,071		1,725		1,412		2,018
Nonaccrual loans and leases.....		48,050		35,157		31,964		30,883		47,253
Total past due and nonaccrual loans and leases.....		64,346		66,453		56,410		55,487		82,838
Restructured 30–89 days past due .....		0		0		0		405		59
Restructured 90+ days past due .....		0		39		0		0		0
Restructured nonaccrual .....		2,624		7,552		2,918		3,319		10,661
Total restructured loans and leases .....		2,624		7,591		2,918		3,724		10,720
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		21,103		22,756		23,618		33,650		25,775
Other real estate owned.....		705		4,555		1,182		4,885		7,203
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.11	0.27	25	0.22	0.36	35	0.20	0.39	28	0.24
90+ days past due loans and leases .....	0.04	0.10	56	0.05	0.13	54	0.02	0.12	37	0.01
Nonaccrual loans and leases.....	0.42	0.58	42	0.30	0.61	21	0.28	0.66	16	0.32
90+ days past due and nonaccrual loans and leases.....	0.46	0.73	34	0.36	0.80	17	0.30	0.85	11	0.34
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0
90+ days past due restructured .....	0	0	30	0	0.01	58	0	0.01	29	0
Nonaccrual restructured.....	0.02	0.12	18	0.07	0.13	38	0.03	0.13	20	0.03
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.11	0.27	25	0.22	0.37	35	0.20	0.40	28	0.24
90+ days past due assets .....	0.04	0.10	56	0.05	0.13	53	0.02	0.12	36	0.01
Nonaccrual assets .....	0.42	0.59	41	0.30	0.62	21	0.28	0.67	16	0.32
30+ days past due and nonaccrual assets .....	0.57	1.04	25	0.57	1.21	19	0.50	1.29	11	0.58
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.26	0.43	28	0.24	0.49	18	0.18	0.52	14	0.24
90+ days past due and nonaccrual assets + other real estate owned .....	0.26	0.46	27	0.27	0.52	21	0.19	0.55	13	0.27
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.34	0.52	32	0.37	0.56	28	0.31	0.60	24	0.51
Allowance for loan and lease losses .....	46.13	67.93	33	38.46	65.48	23	35.87	66.66	23	56.09
Equity capital + allowance for loan and lease losses .....	2.79	4.43	30	2.64	4.83	24	2.30	4.97	22	3.35
Tier 1 capital + allowance for loan and lease losses.....	3.74	5.28	33	3.72	5.98	26	3.20	6.05	21	4.22
Loans and leases + other real estate owned .....	0.62	0.88	36	0.54	0.92	21	0.50	0.97	22	0.73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.24	25	0.23	0.39	40	0.19	0.39	31	0.23	0.38	35	0.37	0.42	50
	90+ days past due .....		0.03	0.12	58	0.06	0.15	61	0.02	0.16	46	0.01	0.16	41	0.02	0.22	41
	Nonaccrual.....		0.22	0.65	17	0.35	0.63	26	0.28	0.76	16	0.33	0.46	43	0.63	0.57	66
Commercial and industrial	30–89 days past due .....		0.19	0.17	64	0.18	0.23	52	0.10	0.23	31	0.21	0.31	42	0.37	0.30	68
	90+ days past due .....		0.04	0.02	78	0.01	0.03	55	0.01	0.03	51	0.01	0.05	46	0.02	0.05	59
	Nonaccrual.....		0.33	0.64	35	0.20	0.75	19	0.32	0.75	26	0.50	0.83	35	0.38	0.76	36
Individuals	30–89 days past due .....		0.35	0.55	37	0.41	0.58	37	0.55	0.83	35	0.68	0.83	41	0.99	0.84	59
	90+ days past due .....		0.04	0.07	60	0.05	0.13	53	0.05	0.14	51	0.25	0.17	75	0.05	0.16	51
	Nonaccrual.....		0.21	0.18	64	0.16	0.22	55	0.25	0.28	62	0.20	0.17	63	0.20	0.23	57
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.16	0.16	70	0.36	0.31	69	0.16	0.17	71	0.70	0.24	83	1.63	0.17	95
	90+ days past due .....		0.21	0	96	0.37	0.03	91	0.05	0	94	0	0	42	0.09	0	94
	Nonaccrual.....		8.23	0.69	94	0.65	0.80	66	0.73	0.49	77	0.21	0.67	57	0.98	0.75	74
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.18	0.11	75	0.11	0.14	62	0.47	0.18	80	0.16	0.20	59	0.14	0.17	62
	90+ days past due .....		0.01	0.01	77	0	0.01	68	0	0.01	76	0	0.01	67	0.06	0.01	87
	Nonaccrual.....		0.09	0.13	64	0.04	0.15	46	0.04	0.15	49	0.04	0.13	49	0.05	0.14	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.15	0.35	31	0.21	0.60	27	0.50	0.65	49	0.41	0.67	33	0.58	0.71	50
	90+ days past due .....	0.03	0.27	52	0.03	0.29	51	0.06	0.33	56	0.04	0.31	52	0.07	0.46	48
	Nonaccrual .....	0.36	0.82	23	0.46	0.84	28	0.38	0.89	24	0.52	0.73	43	0.69	0.86	48
Revolving	30–89 days past due .....	0.28	0.29	51	0.51	0.40	69	0.43	0.48	50	0.38	0.45	43	0.66	0.50	70
	90+ days past due .....	0.01	0.02	72	0.01	0.03	67	0.02	0.03	73	0	0.05	24	0.07	0.05	70
	Nonaccrual .....	0.36	1.05	31	0.44	1.27	28	0.38	1.13	31	0.42	1	32	0.41	1.17	31
Closed-end	30–89 days past due .....	0.07	0.36	17	0.06	0.61	8	0.53	0.65	52	0.43	0.70	36	0.54	0.75	45
	90+ days past due .....	0.04	0.29	55	0.05	0.33	54	0.07	0.38	60	0.06	0.35	55	0.07	0.53	53
	Nonaccrual .....	0.35	0.77	25	0.47	0.81	29	0.37	0.87	27	0.56	0.70	49	0.82	0.84	60
Junior lien	30–89 days past due .....	0.01	0.01	65	0.01	0.02	57	0	0.02	38	0.05	0.02	80	0.01	0.03	38
	90+ days past due .....	0	0	83	0.01	0	94	0	0	32	0	0	70	0	0	64
	Nonaccrual .....	0.02	0.04	43	0.04	0.05	50	0.02	0.04	39	0.04	0.04	59	0.05	0.06	55
Commercial real estate	30–89 days past due .....	0.05	0.14	36	0.06	0.23	28	0.09	0.26	37	0.13	0.18	47	0.28	0.17	75
	90+ days past due .....	0	0.01	53	0	0.02	54	0	0.02	59	0	0.03	43	0	0.03	20
	Nonaccrual .....	0.10	0.52	13	0.26	0.43	40	0.20	0.62	22	0.26	0.23	65	0.57	0.28	87
Construction and development	30–89 days past due .....	0.03	0.12	50	0.07	0.24	49	0.14	0.28	54	0.17	0.28	57	0.69	0.21	89
	90+ days past due .....	0	0.01	38	0	0.01	70	0	0.01	76	0	0.02	33	0	0.02	31
	Nonaccrual .....	0.05	0.36	45	0.12	0.25	53	0.05	0.41	36	0.16	0.20	66	0.84	0.19	91
1–4 family	30–89 days past due .....	0.01	0.02	69	0	0.04	28	0.06	0.03	77	0.07	0.06	70	0.22	0.06	85
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.02	0.02	73	0.04	0.04	71	0.02	0.03	69	0.08	0.02	88	0.04	0.02	74
Other	30–89 days past due .....	0.02	0.07	57	0.07	0.17	58	0.08	0.22	52	0.11	0.20	58	0.47	0.13	87
	90+ days past due .....	0	0	41	0	0	77	0	0	85	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.03	0.29	46	0.09	0.18	52	0.03	0.35	36	0.08	0.17	55	0.80	0.15	92
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0.03	0.08	49	0	0.11	20	0.06	0.05	67	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.06	0.14	42	0.06	0.20	33	0.08	0.23	37	0.13	0.14	52	0.14	0.17	47
	90+ days past due .....	0	0.01	60	0.01	0.02	63	0	0.02	64	0	0.03	47	0	0.03	21
	Nonaccrual .....	0.13	0.66	13	0.32	0.55	39	0.26	0.80	23	0.31	0.28	64	0.51	0.30	72
Owner Occupied	30–89 days past due .....	0.05	0.04	66	0.04	0.07	43	0.08	0.07	63	0.08	0.07	64	0.10	0.09	58
	90+ days past due .....	0	0	72	0.01	0.01	72	0	0	33	0	0.01	56	0	0.01	25
	Nonaccrual .....	0.08	0.25	23	0.19	0.24	45	0.16	0.27	34	0.09	0.16	40	0.16	0.17	57
Other	30–89 days past due .....	0.01	0.09	38	0.02	0.11	43	0	0.14	25	0.05	0.07	51	0.04	0.07	51
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	76	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.04	0.40	21	0.13	0.24	43	0.11	0.44	29	0.22	0.10	82	0.35	0.13	85
Farmland	30–89 days past due .....	0.08	0.11	72	2.51	0.31	92	0.25	0.11	82	0.57	0.23	81	0.48	0.25	79
	90+ days past due .....	0.51	0	96	0.86	0.03	95	0	0	90	0	0.01	84	0	0.01	42
	Nonaccrual .....	1.18	1.10	72	1.02	1.24	54	0.93	1.13	63	0.36	0.84	49	1.06	1.23	64
Credit card	30–89 days past due .....	2.26	0.63	95	3.57	0.90	97	2.01	0.95	87	4.69	1.19	98	5.61	1.22	95
	90+ days past due .....	0.81	0.39	77	1.60	0.76	78	1.07	0.63	72	2.37	0.78	97	1.46	0.73	83
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,497,443	1,493,771	1,496,007	1,379,457	1,052,098										
Retained earnings .....	784,800	601,089	688,465	541,050	473,183										
Accumulated other comprehensive income (AOCI) .....	90,442	129,909	143,090	40,225	-9,427										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,372,685	2,224,769	2,327,562	1,960,732	1,515,854										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	566,430	576,709	571,406	522,324	341,764										
Accumulated other comprehensive income-related adjustments .....	90,442	129,909	143,090	40,225	-9,427										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,715,813	1,518,151	1,613,066	1,398,183	1,183,517										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,715,813	1,518,151	1,613,066	1,398,183	1,183,517										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	130,500	124,500										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	130,500	124,500										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	130,500	124,500										
<b>Tier 1 Capital</b> .....	1,715,813	1,518,151	1,613,066	1,528,683	1,308,017										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	130,500	138,000	138,000	7,500	7,500										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	144,181	151,022	149,555	125,066	122,372										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....		0		0	0										
Tier 2 capital before deductions .....	274,681	289,022	287,555	132,566	129,872										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	274,681	289,022	287,555	132,566	129,872										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,990,494	1,807,173	1,900,621	1,661,249	1,437,889										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	20,058,984	16,303,837	18,266,980	13,647,007	11,870,018										
Less: Deductions from common equity tier 1 capital .....	566,430	576,709	571,406	522,324	341,764										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	19,492,554	15,727,128	17,695,574	13,124,683	11,528,254										
Total risk-weighted assets .....	13,774,714	12,289,333	12,988,680	11,112,331	9,780,666										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.46	12.66	54	12.35	11.98	63	12.42	12.35	56	12.58	12.11	66	12.10	12.09	60
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.46	13.44	40	12.35	12.72	49	12.42	13.08	44	13.76	12.78	72	13.37	12.85	69
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.45	15.42	36	14.71	14.77	57	14.63	15.23	47	14.95	14.36	68	14.70	14.45	68
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.80	9.11	43	9.65	9.03	73	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		2			3			5			5			0	-33.33	-50.00	
Other insurance activities income .....		2			3			5			5			0	-33.33	-50.00	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	123,036			122,388			123,763			109,428			82,320	0.53	147.06		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.37	24	0	0.39	28	0	0.41	25	0	0.47	23	0	0.47	10			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37		4.86				
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	6.59	11.54	32	7.28	11.35	35	6.99	11.03	37	6.62	11.51	34	5.72	10.22	31			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	2,244	2,376	2,300	2,372	2,502
Real estate loans.....	2,235	2,322	2,300	2,372	2,502
Commercial and industrial loans .....	9	54	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	52,848
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	2,244	2,376	2,300	2,372	55,350
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-5.56	-1.19	45	-2.46	10.27	47	-3.04	-2.40	58	-5.20	22.48	42	-43.12	7.24	10
Total selected assets.....	-5.56	3.19	36	-82.57	5.10	7	-3.04	2.04	43	-95.71	12.40	5	1.32	3.24	47
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	101,358	73,166	190,339	162,691	164,551	38.53	119.67
Dividends .....	100,000	72,000	188,000	142,000	148,000	38.89	150.00
Interest .....	31	0	7	30	28		93.75
Management and service fees .....	1,327	1,166	2,332	20,661	16,523	13.81	-78.33
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	47	72	121	182	166	-34.72	-98.33
Dividends .....	47	72	121	182	166	-34.72	-98.33
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	101,405	73,238	190,460	162,873	164,717	38.46	107.16
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	145	98	826	301	1,090	47.96	83.54
Total operating income .....	101,550	73,336	191,286	163,174	165,807	38.47	107.12
<b>Operating Expenses</b>							
Personnel expenses .....	2,834	2,141	4,705	24,898	20,100	32.37	-62.34
Interest expense .....	0	173	388	348	292	-100.00	
Other expenses .....	5,361	6,157	10,604	15,678	12,682	-12.93	39.97
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,195	8,471	15,697	40,924	33,074	-3.26	-27.84
Income (loss) before taxes .....	93,355	64,865	175,589	122,250	132,733	43.92	147.80
Applicable income taxes (credit) .....	-1,540	-1,894	-3,108	-4,488	-3,773		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	94,895	66,759	178,697	126,738	136,506	42.15	139.68
Equity in undistributed income of subsidiaries .....	63,534	40,024	87,703	83,806	45,372	58.74	225.13
Bank subsidiaries .....	63,534	40,024	87,703	83,806	47,014	58.74	183.10
Nonbank subsidiaries .....	0	0	0	0	-1,642		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	158,429	106,783	266,400	210,544	181,878	48.37	167.92
<b>Memoranda</b>							
Bank net income .....	163,534	112,024	275,703	225,806	195,014	45.98	161.90
Nonbank net income .....	47	72	121	182	-1,476	-34.72	
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,381,238	94.36	2,306,577	97.01	2,369,040	95.93	2,063,011	1,612,115	3.24	97.55
Common and preferred stock .....		2,381,238	94.36	2,306,577	97.01	2,369,040	95.93	2,063,011	1,612,115	3.24	97.55
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		4,040	0.16	4,040	0.17	4,040	0.16	4,040	3,854	0.00	-69.38
Common and preferred stock .....		4,040	0.16	4,040	0.17	4,040	0.16	4,040	3,854	0.00	-69.38
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		127,553	5.05	56,901	2.39	85,426	3.46	57,836	64,299	124.17	166.40
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		1,161	0.05	1,190	0.05	1,245	0.05	1,283	676	-2.44	-6.67
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		9,442	0.37	8,908	0.37	9,733	0.39	7,207	6,697	5.99	18.00
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,523,434	100.00	2,377,616	100.00	2,469,484	100.00	2,133,377	1,687,641	6.13	97.80
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	7,539	0.32	7,500	0.30	7,617	7,773	-100.00	
Other liabilities .....		36,939	1.46	33,984	1.43	22,484	0.91	32,731	37,736	8.70	46.82
Balance due to subsidiaries and related institutions .....		132,540	5.25	132,378	5.57	132,459	5.36	132,297	126,278	0.12	5.26
Total liabilities .....		169,479	6.72	173,901	7.31	162,443	6.58	172,645	171,787	-2.54	12.18
Equity Capital .....		2,353,955	93.28	2,203,715	92.69	2,307,041	93.42	1,960,732	1,515,854	6.82	109.30
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		955	0.04	954	0.04	954	0.04	923	845	0.10	25.33
Common surplus .....		1,496,488	59.30	1,492,817	62.79	1,495,053	60.54	1,378,534	1,051,253	0.25	102.95
Retained earnings .....		766,070	30.36	580,035	24.40	667,944	27.05	541,050	473,183	32.07	109.25
Accumulated other comprehensive income .....		90,442	3.58	129,909	5.46	143,090	5.79	40,225	-9,427	-30.38	343.06
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		2,523,434	100.00	2,377,616	100.00	2,469,484	100.00	2,133,377	1,687,641	6.13	97.80
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		132,540	5.25	132,378	5.57	132,459	5.36	132,297	126,278	0.12	5.26
Notes payable to subsidiaries that issued TPS .....		130,500	5.17	130,500	5.49	130,500	5.28	130,500	124,500	0.00	4.82
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	13.57	12.64	63	10.10	4.33	83	12.16	7.29	86	12.02	9.68	77	12.57	10.40	74
Bank net income / Average equity investment in banks .....	13.84	12.37	64	10.17	4.55	82	12.18	7.45	84	12.33	10.51	73	12.81	11.19	71
Nonbank net income / Average equity investment in nonbanks .....	2.33	13.40	32	3.56	7.01	50	3	9.75	41	4.59	7.89	47	-15.89	7.10	3
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	103.22	96.24	64	104.91	91.35	51	103.49	88.16	55	107.25	82.22	78	107.22	82.56	78
Nonbank net income / Parent net income .....	0.03	3.10	35	0.07	6.35	35	0.05	3.59	33	0.09	5.93	29		3.78	
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	7.20	16.87	29	7.89	20.37	31	7.04	20.06	25	8.81	20.43	38	11.33	20.88	50
Total debt / Equity capital .....	0	11.60	11	0.34	14.50	25	0.33	14.41	21	0.39	14.31	27	0.51	14.69	31
Total debt + notes payable to subs that issued TPS / Equity capital .....	5.54	13.82	26	6.26	16.78	28	5.98	16.67	23	7.04	16.36	35	8.73	17.10	43
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0.34	14.81	25	0.33	14.68	21	0.39	14.56	27	0.51	15.14	31
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0.34	14.64	25	0.33	14.52	21	0.39	14.51	27	0.51	14.81	31
Long-term debt / Equity capital .....	0	11.05	11	0.34	13.39	25	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	39.10	9	4.32	29.33	28	4.34	34.67	25	4.34	28.44	29	2.56	28.63	30
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	101.33	103.07	44	104.85	103.11	64	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72
Total investment in subs / Equity capital.....	101.33	108.26	34	104.85	110.49	50	102.86	110.16	35	105.42	111.07	52	106.60	112.48	56
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.10	0.25	43	0.50	0.67	55	0.25	0.47	45	0.50	0.36	60	0.55	0.35	64
Equity investment in subs – equity cap / Net income-div (X).....	0.16	0.83	13	1.04	3.93	41	0.47	1.82	21	1.14	1.22	52	1.41	1.22	70
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	151.45	138.64	64	118.50	143.95	48	136.81	136.59	58	106.53	177.68	25	118.53	162.34	32
Cash from ops + noncash items + op expense / Op expense + dividend .....	198.63	130.64	79	124.46	154.33	50	128.90	147.24	51	104	190.27	19	147	174.91	43
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	171.49	103.17	79	99.24	148.07	42	119.48	134.08	54	96.80	116.34	24	114.94	103.19	68
Pretax operating income + interest expense / Interest expense .....		1,479.01		37,594.22	2,733.67	94	45,354.90	2,016.32	96	35,229.31	1,968.54	95	45,556.51	2,898.75	96
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	6,111.27	1,667.11	92	2,392.05	1,374.36	79	3,660.20	1,539.23	86	1,869.18	1,632.83	66	2,231.23	1,369.37	77
Dividends + interest from subsidiaries / Interest expense + dividends .....	165.96	153.06	62	129.57	169.52	49	147.50	150.43	58	120.61	210.80	22	133.21	188.90	35
Fees + other income from subsidiaries / Salary + other expenses.....	16.19	12.78	73	14.05	15.95	66	15.23	13.95	67	50.92	16.52	79	50.40	16.08	82
Net income / Current part of long-term debt + preferred dividends (X).....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-1.43	3.64	11	-4.44	3.69	8	-2.53	3.85	9	-4.75	2.64	9	-5.55	2.61	10
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual.....		0.96			0.97			1.03			0.54			6.54	
Total .....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	63.55	78.46	45	83.06	73.92	63	71.16	81.10	49	92.76	57.84	80	81.28	57.26	73
Dividends declared / Net income .....	38.06	25.30	81	51.93	60.26	46	47.73	42.29	59	55.84	33.08	88	61	27.33	94
Net income – dividends / Average equity.....	8.40	9.64	46	4.85	1.15	78	6.35	4.14	78	5.31	6.46	33	4.90	7.33	20
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	165.83	139.49	67	129.84	166.94	52	147.85	132.17	59	120.79	178.13	35	133.39	157.73	46
Dividends from nonbank subsidiaries .....	0.08	3.97	63	0.13	3.69	65	0.10	3.41	54	0.15	7.53	45	0.15	7.13	53
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	165.91	193.08	59	129.97	205.70	44	147.94	174.85	51	120.94	260.40	23	133.54	215.26	31
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	61.15	36.56	72	64.27	82.59	42	68.19	60.28	58	62.89	66.55	44	75.89	60.71	68
Interest income from bank subsidiaries.....	0.02	0.11	62	0	0.58	21	0	0.36	43	0.01	0.54	48	0.01	0.52	51
Management and service fees from bank subsidiaries .....	0.81	0.90	80	1.04	3.18	73	0.85	1.47	77	9.15	1.55	88	8.47	1.88	85
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	61.98	38.35	71	65.31	98.26	39	69.04	62.88	53	72.05	69.36	52	84.38	63.43	69
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	51.40	
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	
Operating income from nonbank subsidiaries .....	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.47	67.82	67	98.18	66.84	62	98.28	69.76	69	87.02	67.32	42	89.26	65.18	46
Interest income from bank subsidiaries.....	0.03	0.39	59	0	1.06	21	0	0.63	40	0.02	0.80	43	0.02	0.92	44
Management and service fees from bank subsidiaries .....	1.31	2.08	77	1.59	2.32	75	1.22	1.87	77	12.66	1.81	90	9.97	2.01	87
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.81	81.78	77	99.77	81.90	62	99.50	82.20	68	99.70	78.80	77	99.24	74.20	60
Dividends from nonbank subsidiaries .....	0.05	2.67	60	0.10	2.05	67	0.06	1.95	52	0.11	2.65	49	0.10	2.57	53
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.05	6.48	42	0.10	6.25	50	0.06	4.70	40	0.11	7.29	34	0.10	7.64	35
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			1,755.91			97			1,766.12			1,624.57	